



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [ATLANTIC UNION BANKSHARES CORPORATION](#)

City/State [RICHMOND, VA](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [19,950,356](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ATLANTIC UNION BANKSHARES CORPORATION](#)

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[RICHMOND, VA 23219](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	20,047,146			19,835,235			19,930,198			19,021,107			16,811,017		
Net income (\$000)	163,986			216,138			263,917			158,228			193,528		
Number of BHCs in peer group	132			132			130			128			125		
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.87	2.79	52	2.84	2.65	62	2.83	2.60	65	2.98	2.77	64	3.27	3.01	56
+ Non-interest income	0.68	0.94	39	0.66	1.09	29	0.69	1.04	35	0.63	1.21	25	0.74	1.32	26
- Overhead expense	2.07	2.18	48	2.07	2.21	45	2.16	2.17	52	2.20	2.57	33	2.48	2.69	40
- Provision for credit losses	0.08	0.10	53	-0.40	-0.12	9	-0.31	-0.09	12	0.43	0.51	39	0.13	0.15	54
+ Securities gains (losses)	0	0	26	0	0.01	50	0	0.01	45	0.06	0.02	84	0.05	0.01	92
+ Other tax equivalent adjustments	0.01	0	93	0.01	0	94	0.01	0	95	0.01	0	96	0.01	0	89
= Pretax net operating income (tax equivalent)	1.40	1.46	51	1.85	1.76	61	1.68	1.66	57	1.05	1.04	47	1.45	1.56	39
Net operating income	1.09	1.10	50	1.45	1.34	64	1.32	1.26	60	0.83	0.81	46	1.15	1.19	42
Net income	1.09	1.10	50	1.45	1.34	64	1.32	1.26	60	0.83	0.82	45	1.15	1.19	42
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.47	3.36	59	3.40	3.12	67	3.38	3.06	70	3.89	3.55	71	4.78	4.41	75
Interest expense	0.28	0.35	44	0.24	0.26	56	0.23	0.25	55	0.57	0.52	65	1.09	1.08	57
Net interest income (tax equivalent)	3.19	3.01	56	3.16	2.85	68	3.15	2.80	74	3.31	3.01	68	3.69	3.33	65
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.09	31	0.01	0.12	21	0.01	0.11	17	0.08	0.27	27	0.17	0.21	53
Earnings coverage of net loan and lease losses (X)	136.27	36.38	84	151.82	26.30	90	139.34	39.72	86	23.47	22.91	68	12.14	24.40	46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.78	1.17	18	0.77	1.32	15	0.76	1.23	16	1.14	1.58	25	0.34	0.83	10
Allowance for loan and lease losses / Total loans and leases	0.78	1.15	18	0.77	1.30	16	0.76	1.20	17	1.14	1.55	26	0.33	0.81	10
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.23	0.39	30	0.30	0.58	21	0.32	0.49	31	0.39	0.71	22	0.29	0.57	19
30-89 days past due loans and leases / Total loans and leases	0.16	0.33	36	0.21	0.29	45	0.16	0.32	32	0.26	0.39	37	0.52	0.43	69
Liquidity and Funding															
Net noncore funding dependence	2.17	5.89	39	-1.80	-3.31	55	-1.13	-2.33	55	4.90	3.20	62	11.13	14.45	39
Net short-term noncore funding dependence	1.34	0.87	52	-2.82	-9.17	68	-2.08	-7.71	66	2.61	-4.76	78	3.86	3.38	42
Net loans and leases / Total assets	69.29	63.09	67	65.57	58.81	69	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69
Capitalization															
Tier 1 leverage ratio	9.32	9.22	57	8.97	9.07	52	9.01	8.98	57	8.95	9.13	46	8.79	9.76	25
Holding company equity capital / Total assets	11.43	9.68	79	13.51	10.79	86	13.51	10.71	86	13.79	11.16	83	14.31	12.43	73
Total equity capital (including minority interest) / Total assets	11.43	9.81	77	13.51	10.91	85	13.51	10.82	85	13.79	11.29	82	14.31	12.57	73
Common equity tier 1 capital / Total risk-weighted assets	9.96	11.79	24	10.37	12.64	16	10.24	12.42	20	10.26	12.38	17	10.24	12.17	23
Net loans and leases / Equity capital (X)	6.06	6.64	40	4.85	5.47	37	4.84	5.53	39	5.15	5.58	41	5.02	5.21	49
Cash dividends / Net income	44.75	31.93	78	33.32	27.22	63	36.44	28.27	67	53.42	42.30	67	40.48	33.12	64
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	0.07	6.04	31	0.03	9.51	9	2.19	10.50	16	11.80	16.68	37	27.59	9.26	88
Equity capital	-15.34	-3.83	24	1.26	7.52	18	0.06	7.46	16	7.77	6.99	62	30.58	10.49	87
Net loans and leases	5.74	14.48	20	-8.33	-0.66	14	-6.02	3.36	15	10.56	9.07	66	30.48	9.10	90
Noncore funding	14.12	36.20	47	-63.15	-21.64	3	-57.41	-14.79	4	-37.84	-12.18	20	10.37	6.59	62
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	10.83	11.91	55	5.53	10.65	40	9.11	10.95	53	5.49	13.56	37	6.25	13.04	50
Equity investment in subsidiaries / Equity capital	116.44	104.01	90	109.55	103.15	81	109.35	103.22	80	105.54	102.81	68	111.31	103.22	85
Cash from ops + noncash items + op expense / Op expense + dividends	60.76	118.32	29	120.02	155.61	40	118.06	154.48	38	108.25	147.24	32	163.66	190.27	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	375,775	378,887	501,597	572,357	611,431	-0.82	73.79
Income from lease financing receivables.....	5,421	3,456	4,739	2,372	132	56.86	
Fully taxable income on loans and leases.....	379,564	381,305	505,027	573,266	609,808	-0.46	76.27
Tax-exempt income on loans and leases.....	1,632	1,038	1,309	1,463	1,755	57.23	82.35
Estimated tax benefit on income on loans and leases.....	543	328	413	477	572	65.48	-48.33
Income on loans and leases (tax equivalent).....	381,739	382,671	506,749	575,206	612,135	-0.24	75.70
Investment interest income (tax equivalent).....	83,630	68,848	93,548	85,570	88,191	21.47	182.07
Interest on balances due from depository institutions.....	1,229	454	855	1,289	3,766	170.70	234.88
Interest income on other earning assets.....	2,523	2,291	3,797	2,937	6,361	10.13	-22.56
Total interest income (tax equivalent).....	469,121	454,264	604,949	665,002	710,453	3.27	87.24
Interest on time deposits of \$250K or more	2,879	5,088	6,236	12,510	12,972	-43.42	65.55
Interest on time deposits < \$250K.....	7,244	11,573	14,104	33,400	37,939	-37.41	-9.84
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	15,843	5,542	6,778	30,034	64,060	185.87	83.47
Interest on other borrowings and trading liabilities.....	6,308	3,990	5,115	14,035	38,317	58.10	-42.07
Interest on subordinated debt and mandatory convertible securities	5,679	5,776	8,866	8,177	8,172	-1.68	-14.58
Total interest expense.....	37,953	31,969	41,099	98,156	161,460	18.72	5.58
Net interest income (tax equivalent).....	431,168	422,295	563,850	566,846	548,993	2.10	100.92
Non-interest income.....	102,341	98,535	137,589	119,250	125,039	3.86	90.88
Adjusted operating income (tax equivalent)	533,509	520,830	701,439	686,096	674,032	2.43	98.91
Overhead expense.....	311,925	308,418	430,965	418,422	417,303	1.14	78.47
Provision for credit losses.....	12,771	-59,888	-60,888	82,201	22,125		73.52
Securities gains (losses)	-2	87	87	12,294	7,675		
Other tax equivalent adjustments	1,978	2,114	2,954	2,613	2,086	-6.43	-23.63
Pretax net operating income (tax equivalent).....	210,789	274,501	334,403	200,380	244,365	-23.21	135.64
Applicable income taxes	33,667	46,821	54,842	28,066	37,556	-28.09	58.12
Tax equivalent adjustments	13,136	11,542	15,644	14,086	13,110	13.81	26.00
Applicable income taxes (tax equivalent).....	46,803	58,363	70,486	42,152	50,666	-19.81	47.56
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	163,986	216,138	263,917	158,228	193,699	-24.13	184.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	-171		
Net income attributable to holding company.....	163,986	216,138	263,917	158,228	193,528	-24.13	184.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	163,986	216,138	263,917	158,228	193,528	-24.13	184.02
Investment securities income (tax equivalent).....	83,630	68,848	93,548	85,570	88,191	21.47	182.07
US Treasury and agency securities (excluding mortgage-backed securities)	866	764	1,084	609	840	13.35	130.93
Mortgage-backed securities	34,771	25,760	35,315	35,532	40,659	34.98	259.54
All other securities	47,993	42,324	57,149	49,429	46,692	13.39	144.83
Cash dividends declared.....	73,387	72,025	96,174	84,518	78,345	1.89	180.03
Common	64,486	63,124	84,306	78,860	78,345	2.16	146.06
Preferred	8,901	8,901	11,868	5,658	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	3.12	3.12	51	3.05	2.90	59	3.04	2.85	65	3.50	3.27	67	4.23	4	68
Less: Interest expense.....	0.25	0.33	42	0.21	0.24	54	0.21	0.23	54	0.52	0.48	65	0.96	0.98	53
Equals: Net interest income (tax equivalent).....	2.87	2.79	52	2.84	2.65	62	2.83	2.60	65	2.98	2.77	64	3.27	3.01	56
Plus: Non-interest income.....	0.68	0.94	39	0.66	1.09	29	0.69	1.04	35	0.63	1.21	25	0.74	1.32	26
Equals: adjusted operating income (tax equivalent).....	3.55	3.77	39	3.50	3.80	34	3.52	3.70	38	3.61	4.04	31	4.01	4.41	31
Less: Overhead expense.....	2.07	2.18	48	2.07	2.21	45	2.16	2.17	52	2.20	2.57	33	2.48	2.69	40
Less: Provision for credit losses.....	0.08	0.10	53	-0.40	-0.12	9	-0.31	-0.09	12	0.43	0.51	39	0.13	0.15	54
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	24	0	0.01	50	0	0.01	45	0.06	0.02	84	0.05	0.01	92
Plus: other tax equivalent adjustments.....	0.01	0	93	0.01	0	94	0.01	0	95	0.01	0	96	0.01	0	89
Equals: Pretax net operating income (tax equivalent).....	1.40	1.46	51	1.85	1.76	61	1.68	1.66	57	1.05	1.04	47	1.45	1.56	39
Less: Applicable income taxes (tax equivalent).....	0.31	0.34	42	0.39	0.41	46	0.35	0.38	46	0.22	0.23	46	0.30	0.36	34
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income.....	1.09	1.10	50	1.45	1.34	64	1.32	1.26	60	0.83	0.81	46	1.15	1.19	42
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	2
Equals: Net income.....	1.09	1.10	50	1.45	1.34	64	1.32	1.26	60	0.83	0.82	45	1.15	1.19	42
Memo: Net income (last four quarters).....	1.05	1.10	45	1.39	1.30	63	1.32	1.26	60	0.83	0.82	45	1.15	1.19	41
Net income-BHC and noncontrolling (minority) interest.....	1.09	1.11	48	1.45	1.35	64	1.32	1.27	60	0.83	0.83	45	1.15	1.20	42
Margin Analysis	89.95	92.93	15	89.89	93.09	12	89.86	93.08	12	89.93	92.32	18	88.48	91.05	24
Average earning assets / Average assets.....	58.68	60.58	52	59.90	61.98	43	59.65	61.99	44	64.21	64.06	54	66.48	65.57	54
Average interest-bearing funds / Average assets.....	3.47	3.36	59	3.40	3.12	67	3.38	3.06	70	3.89	3.55	71	4.78	4.41	75
Interest income (tax equivalent) / Average earning assets.....	0.28	0.35	44	0.24	0.26	56	0.23	0.25	55	0.57	0.52	65	1.09	1.08	57
Interest expense / Average earning assets.....	3.19	3.01	56	3.16	2.85	68	3.15	2.80	74	3.31	3.01	68	3.69	3.33	65
Net interest income (tax equivalent) / Average earning assets.....	3.76	4.24	20	3.68	4.07	31	3.70	4.01	34	4.16	4.27	48	5.10	5.09	56
Interest-bearing bank balances.....	0.58	0.79	23	0.12	0.13	37	0.17	0.14	81	0.35	0.27	75	1.94	2.04	42
Federal funds sold and reverse repos.....	0.53	1.05	25	0.77	0.25	85	0.67	0.25	83	0.47	0.68	47	1.72	2.44	28
Trading assets.....	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets.....	3.39	3.33	59	3.33	3.09	64	3.31	3.04	67	3.82	3.51	68	4.70	4.36	73
Investment securities (tax equivalent).....	2.73	1.96	91	2.83	1.77	96	2.75	1.77	94	3.28	2.25	96	3.55	2.76	94
US Treasury and agency securities (excluding mortgage-backed securities).....	1.58	1.38	70	1.81	1.23	83	1.77	1.14	84	3.51	1.75	92	3.37	2.32	88
Mortgage-backed securities.....	2.15	1.87	78	1.96	1.55	86	1.88	1.57	83	2.60	2.05	92	3.01	2.61	89
All other securities.....	3.42	2.89	74	3.54	2.85	75	3.51	2.81	76	3.75	3.24	73	4.15	4.06	68
Interest-bearing deposits.....	0.31	0.35	52	0.26	0.22	66	0.24	0.21	64	0.69	0.53	71	1.20	1.10	60
Time deposits of \$250K or more.....	0.99	0.61	86	1.19	0.70	89	1.15	0.66	90	1.96	1.42	88	2.47	1.96	90
Time deposits < \$250K.....	0.69	0.58	67	0.88	0.67	74	0.83	0.62	75	1.63	1.36	71	1.83	1.82	46
Other domestic deposits.....	0.23	0.31	45	0.08	0.16	28	0.07	0.15	28	0.36	0.36	55	0.94	0.93	53
Foreign deposits.....	0	0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos.....	0.57	0.88	46	0.08	0.18	39	0.07	0.17	35	0.32	0.62	26	0.85	1.86	25
Other borrowed funds and trading liabilities.....	0.52	1.55	12	0.51	1.29	24	0.45	1.27	24	0.79	1.50	17	2.14	2.38	34
All interest-bearing funds.....	0.43	0.54	42	0.36	0.38	54	0.35	0.37	54	0.80	0.74	61	1.44	1.49	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		102,341		98,535		137,589		119,250		125,039		
Fiduciary activities income		9,501		8,916		12,287		10,576		10,345		
Service charges on deposit accounts - domestic		24,156		21,075		29,445		25,251		30,202		
Trading revenue.....		9,168		4,472		6,053		16,637		15,320		
Investment banking fees and commissions.....		8,812		11,394		15,259		13,051		13,019		
Insurance activities revenue.....		1,649		1,342		1,924		2,002		1,178		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		0		0		0		0		0		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		16,665		19,737		23,329		24,496		9,007		
Other non-interest income.....		32,390		31,599		49,292		27,237		45,968		
Total overhead expenses		311,925		308,418		430,965		418,422		417,303		
Personnel expense.....		170,812		157,255		215,363		206,661		195,349		
Net occupancy expense.....		30,546		33,625		44,669		43,764		44,052		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		8,434		10,679		13,904		16,574		18,521		
Other operating expenses.....		102,133		106,859		157,029		151,423		159,381		
Fee income on mutual funds and annuities.....		929		1,174		1,553		1,640		4,461		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		1,890		1,921		1,876		1,879		1,989		
Average personnel expense per employee.....		90.38		81.86		114.80		109.98		98.21		
Average assets per employee.....		10,606.96		10,325.47		10,623.77		10,122.99		8,451.99		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.91	2.43	35	1.19	2.14	44	1.13	2.17	41	1.38	2.02	46
Overhead expenses / Net Interest Income + non-interest income	59.72	58.02	57	60.31	58.85	53	62.57	59.28	61	62.02	62.28	52
Percent of Average Assets												
Total overhead expense	2.07	2.18	48	2.07	2.21	45	2.16	2.17	52	2.20	2.57	33
Personnel expense.....	1.14	1.20	44	1.06	1.23	30	1.08	1.21	38	1.09	1.30	27
Net occupancy expense.....	0.20	0.22	36	0.23	0.24	48	0.22	0.23	51	0.23	0.26	33
Other operating expenses.....	0.74	0.73	60	0.79	0.72	69	0.86	0.72	79	0.88	0.94	63
Overhead less non-interest income	1.39	1.22	62	1.41	1.08	75	1.47	1.10	82	1.57	1.25	75
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	58.47	57.55	54	59.22	58.34	50	61.44	58.83	57	60.99	61.82	51
Personnel expense.....	32.02	31.86	45	30.19	32.89	29	30.70	32.93	32	30.12	32.36	33
Net occupancy expense.....	5.73	5.98	45	6.46	6.26	51	6.37	6.23	52	6.38	6.58	47
Other operating expenses.....	20.72	19.14	71	22.57	18.68	79	24.37	19.18	86	24.49	22.28	75
Total non-interest income	19.18	24.10	42	18.92	28.20	31	19.62	27.67	34	17.38	28.83	27
Fiduciary activities income	1.78	2.13	54	1.71	2.27	49	1.75	2.20	51	1.54	2.09	50
Service charges on domestic deposit accounts	4.53	3.30	71	4.05	3.25	64	4.20	3.27	64	3.68	3.27	57
Trading revenue.....	1.72	0.57	86	0.86	0.68	74	0.86	0.62	75	2.42	1.28	79
Investment banking fees and commissions.....	1.65	2.15	57	2.19	2.46	62	2.18	2.58	62	1.90	2.46	57
Insurance activities revenue.....	0.31	0.36	70	0.26	0.38	66	0.27	0.36	67	0.29	0.41	69
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	3.12	1.19	88	3.79	3.64	59	3.33	3.30	56	3.57	3.92	59
Other non-interest income.....	6.07	8.80	37	6.07	9.39	32	7.03	9.27	38	3.97	9.65	17
Overhead less non-interest income	39.28	32.79	69	40.30	29.67	81	41.82	30.52	84	43.60	31.93	79
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.97	21.50	8	17.06	21.49	11	16.40	21.18	10	14.01	18.63	18
Applicable income tax + TE / Pretax net operating income + TE	22.20	23.57	34	21.26	23.11	24	21.08	22.67	22	21.04	21.18	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	9,757,212	9,484,637	9,462,574	9,750,727	9,579,643	2.87	76.06	
Commercial and industrial loans	2,710,610	2,580,190	2,542,243	3,263,460	2,114,033	5.05	388.82	
Loans to individuals	734,053	607,475	638,044	649,053	723,273	20.84	8.96	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	5,873	6,302	10,311	9,262	13,714	-6.81	9.59	
Other loans and leases	723,861	496,400	563,532	445,553	235,678	45.82	369.33	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	13,931,609	13,175,004	13,216,704	14,118,055	12,666,341	5.74	101.04	
Less: Allowance for loan and lease losses	108,009	101,798	99,787	160,540	42,294	6.10	190.64	
Net loans and leases	13,823,600	13,073,206	13,116,917	13,957,515	12,624,047	5.74	100.56	
Debt securities that reprice or mature in over 1 year	3,425,736	3,606,100	3,971,084	2,905,603	2,300,892	-5.00	233.21	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Subtotal	17,249,336	16,679,306	17,088,001	16,863,118	14,924,939	3.42	117.65	
Interest-bearing bank balances	211,785	807,225	618,714	318,974	236,292	-73.76	221.89	
Federal funds sold and reverse repos	1,188	377	2,824	2,013	38,172	215.12	33.33	
Debt securities that reprice or mature within 1 year	131,427	123,280	137,043	178,159	196,620	6.61	0.15	
Trading assets	72,443	88,173	71,618	161,193	53,819	-17.84	1537.50	
Total earning assets	17,666,179	17,698,361	17,918,200	17,523,457	15,449,842	-0.18	117.36	
Non-interest-bearing cash and due from depository institutions	177,969	255,648	180,963	172,307	163,050	-30.39	53.72	
Premises, fixed assets, and leases	164,011	209,616	181,966	219,253	215,782	-21.76	35.76	
Other real estate owned	6,155	4,217	11,342	12,657	8,265	45.96	-29.77	
Investment in unconsolidated subsidiaries	82,324	5,523	4,659	5,529	5,202	1390.57	2839.09	
Intangible and other assets	1,853,862	1,763,987	1,768,557	1,703,321	1,721,309	5.09	177.45	
Total assets	19,950,356	19,937,235	20,065,570	19,636,407	17,563,450	0.07	120.60	
Quarterly average assets	20,244,403	19,999,398	20,215,085	19,758,471	17,396,871	1.23	125.51	
Average loans and leases (YTD)	13,536,699	13,872,528	13,681,693	13,827,760	11,998,276	-2.42	103.72	
Memoranda								
Loans held-for-sale	12,889	35,417	20,861	96,742	55,405	-63.61	-58.28	
Loans not held-for-sale	13,918,720	13,139,587	13,195,843	14,021,313	12,610,936	5.93	101.76	
Real estate loans secured by 1–4 family	2,033,743	2,040,539	2,005,518	2,188,553	2,329,748	-0.33	23.30	
Commercial real estate loans	7,697,369	7,411,657	7,425,648	7,527,014	7,212,008	3.85	99.31	
Construction and land development	1,068,200	877,351	862,236	925,798	1,250,924	21.75	26.90	
Multifamily	774,970	776,287	778,626	814,745	633,743	-0.17	110.20	
Nonfarm nonresidential	5,854,199	5,758,019	5,784,786	5,786,471	5,327,341	1.67	120.78	
Real estate loans secured by farmland	26,100	32,441	31,408	35,160	37,887	-19.55	-14.17	
Total investment securities	3,557,163	3,729,380	4,108,127	3,083,762	2,497,512	-4.62	205.63	
U.S. Treasury securities	56,073	64,955	64,474	0	4,498	-13.67		
US agency securities (excluding mortgage-backed securities)	6,253	12,500	11,979	16,145	19,635	-49.98	-71.51	
Municipal securities	1,489,016	1,527,156	1,629,384	1,374,210	992,239	-2.50	201.03	
Mortgage-backed securities	1,774,732	1,975,741	2,248,913	1,542,329	1,345,181	-10.17	222.85	
Asset-backed securities	84,690	24,220	21,195	44,230	48,725	249.67	74.91	
Other debt securities	146,399	124,808	132,182	106,848	87,234	17.30	228.13	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Available-for-sale securities	2,715,670	3,193,540	3,480,010	2,538,794	1,942,368	-14.96	183.16	
U.S. Treasury securities	56,073	64,955	64,474	0	4,498	-13.67		
US agency securities (excluding mortgage-backed securities)	5,563	9,863	9,375	13,394	16,822	-43.60	-74.66	
Municipal securities	764,542	998,881	1,008,394	837,326	447,091	-23.46	163.78	
Mortgage-backed securities	1,658,403	1,970,813	2,244,390	1,536,996	1,337,998	-15.85	201.69	
Asset-backed securities	84,690	24,220	21,195	44,230	48,725	249.67	74.91	
Other debt securities	146,399	124,808	132,182	106,848	87,234	17.30	228.13	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-75,868	62,730	65,773	74,914	48,359			
Available-for-sale securities appreciation (depreciation)	-507,707	44,922	32,865	101,172	52,020			
Structured notes, fair value	0	0	0	0	12,568			
Pledged securities	1,374,850	1,306,742	1,388,668	1,154,003	1,019,120	5.21	156.93	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	5,304,329	5,337,393	5,208,337	4,369,673	2,973,675	-0.62	244.84
NOW, ATS and transaction accounts	4,346,897	4,011,787	4,176,765	3,625,156	2,905,713	8.35	134.80
Time deposits less brokered deposits < \$250K	1,363,973	1,548,375	1,448,372	1,843,237	1,923,004	-11.91	23.46
MMDA and other savings accounts	5,106,572	5,203,379	5,341,810	5,124,818	4,654,760	-1.86	137.24
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	16,121,771	16,100,934	16,175,284	14,962,884	12,457,152	0.13	142.55
Time deposits of \$250K or more	409,263	525,064	437,526	619,442	653,729	-22.05	90.76
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	146,182	95,181	117,870	250,888	66,053	53.58	237.31
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	133,800	0	0	100,000	431,703	-77.47	
Other borrowings w/remaining maturity over 1 year	8,593	9,770	9,477	210,621	784,652	-12.05	-95.04
Brokered deposits < \$250K	21,119	0	3	145,382	197,635		-10.25
Noncore funding	718,957	630,015	564,876	1,326,333	2,133,772	14.12	-31.44
Trading liabilities	241,787	51,317	48,383	161,193	53,819	371.16	1776.94
Subordinated notes and debentures + trust preferred securities	389,577	290,583	388,724	289,829	297,392	34.07	61.35
Other liabilities	197,114	169,948	178,232	187,678	108,213	15.98	274.99
Total liabilities	17,669,206	17,242,797	17,355,499	16,927,917	15,050,348	2.47	120.80
Equity Capital							
Perpetual preferred stock (including surplus)	166,356	166,356	166,356	166,356	0	0.00	
Common stock	98,845	100,062	100,101	104,169	105,827	-1.22	71.28
Common surplus	1,603,674	1,638,433	1,641,185	1,750,897	1,790,305	-2.12	163.38
Retained earnings	874,394	760,164	783,794	616,053	581,395	15.03	134.13
Accumulated other comprehensive income	-462,119	29,423	18,635	71,015	35,575		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	2,281,150	2,694,438	2,710,071	2,708,490	2,513,102	-15.34	119.05
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,281,150	2,694,438	2,710,071	2,708,490	2,513,102	-15.34	119.05
Total liabilities and capital	19,950,356	19,937,235	20,065,570	19,636,407	17,563,450	0.07	120.60
Memoranda							
Non-interest-bearing deposits	5,304,329	5,337,393	5,208,337	4,369,673	2,973,675	-0.62	244.84
Interest-bearing deposits	11,247,824	11,288,605	11,404,476	11,358,035	10,334,841	-0.36	110.37
Total deposits	16,552,153	16,625,998	16,612,813	15,727,708	13,308,516	-0.44	140.41
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,710,071	2,708,490	2,708,490	2,513,102	1,924,581		
Accounting restatements	0	0	0	-39,053	-1,133		
Net income	163,986	216,138	263,917	158,228	193,528		
Net sale of new perpetual preferred stock	0	0	0	166,356	0		
Net sale of new common stock	-38,766	-116,570	-113,781	-41,065	-71,351		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	499,974		
Less: Dividends declared	73,387	72,025	96,174	84,518	78,345		
Change in other comprehensive income	-480,754	-41,595	-52,381	35,440	45,848		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,281,150	2,694,438	2,710,071	2,708,490	2,513,102		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	48.91	39.88	67	47.57	36.06	78	47.16	36.25	77	49.66	36.22	77	54.54	37.78	77
Commercial and industrial loans	13.59	11.23	66	12.94	11.11	64	12.67	10.76	67	16.62	13.52	65	12.04	12.02	53
Loans to individuals	3.68	3.58	65	3.05	3.60	62	3.18	3.36	64	3.31	3.40	62	4.12	4.20	61
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.03	0.19	53	0.03	0.21	49	0.05	0.18	57	0.05	0.19	56	0.08	0.24	59
Other loans and leases.....	3.63	4.52	53	2.49	4.26	41	2.81	4.47	45	2.27	4.63	31	1.34	5.01	19
Net loans and leases.....	69.29	63.09	67	65.57	58.81	69	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69
Debt securities over 1 year.....	17.17	18.76	50	18.09	18.32	53	19.79	19.46	54	14.80	15.55	45	13.10	14.60	44
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	86.46	83.05	60	83.66	78.17	69	85.16	79.22	70	85.88	78.16	82	84.98	79.65	61
Interest-bearing bank balances	1.06	3.61	23	4.05	9.37	24	3.08	8.50	22	1.62	7.51	13	1.35	3.06	34
Federal funds sold and reverse repos	0.01	0.52	62	0	0.53	61	0.01	0.54	65	0.01	0.82	62	0.22	1.57	71
Debt securities 1 year or less	0.66	1.71	30	0.62	1.51	35	0.68	1.56	38	0.91	1.68	39	1.12	1.91	46
Trading assets	0.36	0.59	69	0.44	0.58	67	0.36	0.49	67	0.82	1.01	71	0.31	1.19	58
Total earning assets.....	88.55	90.76	22	88.77	91.57	15	89.30	91.77	19	89.24	91.05	24	87.97	89.53	29
Non-interest cash and due from depository institutions.....	0.89	0.98	42	1.28	0.99	75	0.90	0.82	58	0.88	1.07	35	0.93	1.14	32
Other real estate owned.....	0.03	0.01	87	0.02	0.01	72	0.06	0.01	91	0.06	0.02	86	0.05	0.03	73
All other assets.....	10.56	8.19	79	9.95	7.39	80	9.80	7.35	81	9.88	7.82	77	11.11	9.27	72
Memoranda															
Short-term investments	1.73	6.75	19	4.67	12.31	17	3.78	11.47	16	2.54	11.17	8	2.68	7.63	35
U.S. Treasury securities.....	0.28	1.98	30	0.33	1.18	49	0.32	1.47	43	0	0.84	17	0.03	1.03	35
US agency securities (excluding mortgage-backed securities)	0.03	0.81	28	0.06	0.75	31	0.06	0.82	31	0.08	0.63	35	0.11	0.54	44
Municipal securities	7.46	1.69	90	7.66	1.70	93	8.12	1.73	94	7	1.69	92	5.65	1.34	92
Mortgage-backed securities	8.90	12.93	33	9.91	13.46	35	11.21	14.14	39	7.85	11.75	34	7.66	11.44	27
Asset-backed securities	0.42	0.85	57	0.12	0.47	60	0.11	0.50	58	0.23	0.32	68	0.28	0.28	71
Other debt securities	0.73	0.51	66	0.63	0.51	66	0.66	0.53	66	0.54	0.42	69	0.50	0.39	69
Loans held-for-sale.....	0.06	0.30	47	0.18	0.50	47	0.10	0.55	39	0.49	0.52	61	0.32	0.39	57
Loans held for investment	69.77	63.03	69	65.90	58.34	72	65.76	58.06	68	71.40	61.72	79	71.80	63.50	71
Real estate loans secured by 1–4 family	10.19	12.79	37	10.23	11.57	44	9.99	11.46	45	11.15	11.91	48	13.26	13.29	51
Revolving	2.95	1.52	79	2.80	1.44	80	2.79	1.42	78	3.04	1.66	76	3.75	2.07	76
Closed-end, secured by first liens	6.98	10.86	35	7.16	9.73	39	6.94	9.67	36	7.79	9.81	40	9.05	10.69	41
Closed-end, secured by junior liens	0.27	0.19	75	0.28	0.19	76	0.26	0.17	80	0.32	0.22	77	0.46	0.28	78
Commercial real estate loans	38.58	24.89	81	37.17	22.35	89	37.01	22.69	86	38.33	22.22	89	41.06	22.23	91
Construction and land development	5.35	3.92	69	4.40	3.40	65	4.30	3.34	64	4.71	3.40	69	7.12	3.44	84
Multifamily.....	3.88	3.87	63	3.89	3.32	67	3.88	3.57	66	4.15	3.12	71	3.61	3.01	69
Nonfarm nonresidential	29.34	15.73	88	28.88	14.65	91	28.83	14.57	92	29.47	14.72	94	30.33	14.69	93
Real estate loans secured by farmland.....	0.13	0.34	60	0.16	0.35	59	0.16	0.30	61	0.18	0.33	62	0.22	0.36	63

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	70.04	62.29	57	71.99	60.51	65	71.60	61.05	62	69.07	57.15	68	75.63	57.46	74
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	14.60	20.65	30	15.49	20	35	15.17	19.86	34	15.50	19.43	35	18.39	20.75	40
Real estate loans secured by 1–4 family.....	4.22	2.39	78	4.23	2.47	77	4.24	2.43	77	4.23	2.64	73	5.21	3.15	76
Revolving	10.37	18.01	24	11.25	17.35	27	10.93	17.24	27	11.27	16.59	30	13.19	17.39	33
Closed-end.....	55.25	38.12	79	56.26	37.13	86	56.18	37.86	83	53.31	34.63	86	56.94	33.52	90
Construction and land development.....	7.67	6.10	67	6.66	5.69	60	6.52	5.65	59	6.56	5.26	62	9.88	5.09	82
1–4 family.....	1.08	1.40	57	1.53	1.19	66	1.41	1.18	63	1.36	0.93	68	1.85	0.94	76
Other.....	6.59	4.62	68	5.13	4.46	59	5.11	4.40	59	5.20	4.19	63	8.03	4.02	83
Multifamily.....	5.56	5.86	57	5.89	5.41	65	5.89	5.78	62	5.77	4.96	65	5	4.69	63
Nonfarm nonresidential	42.02	24.30	87	43.70	24.45	93	43.77	24.56	90	40.99	22.93	92	42.06	22.15	94
Owner-occupied.....	14.02	8.11	81	15.39	8.31	85	15.10	8.29	83	15.08	7.68	88	16.12	7.72	88
Other.....	28	15.95	87	28.32	15.83	90	28.67	15.94	89	25.91	14.95	89	25.94	14.34	88
Real estate loans secured by farmland.....	0.19	0.55	56	0.25	0.61	58	0.24	0.54	60	0.25	0.54	59	0.30	0.55	62
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	19.46	18.37	58	19.58	19.45	57	19.24	18.86	58	23.12	22.17	58	16.69	19.53	42
Loans to individuals	5.27	6.24	62	4.61	6.58	60	4.83	6.24	61	4.60	6.13	60	5.71	7.13	58
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.04	0.31	48	0.05	0.38	45	0.08	0.34	54	0.07	0.32	50	0.11	0.37	57
Other loans and leases.....	5.20	8.16	51	3.77	8.42	38	4.26	8.75	41	3.16	9.09	30	1.86	9.85	18
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	520.22	411.16	71	536.84	383.43	81	527.62	391.81	76	547.29	381.27	81	647.18	391.26	91
Real estate loans secured by 1–4 family.....	108.43	133.66	40	115.50	124.74	47	111.82	126.06	45	122.84	125.03	50	157.39	138.18	58
Revolving	31.37	15.46	83	31.57	15.53	83	31.27	15.44	81	33.51	17.42	79	44.55	21.26	83
Closed-end.....	77.06	116.59	31	83.92	107.54	39	80.56	108.85	37	89.33	106.14	42	112.84	115.20	50
Commercial real estate loans	410.39	254.65	84	419.51	238.58	90	414.04	245.88	87	422.48	234.65	90	487.23	229.44	94
Construction and land development.....	56.95	39.81	73	49.66	36.07	68	48.08	35.95	65	51.96	35.62	71	84.51	34.95	89
1–4 family.....	8.02	9.02	57	11.41	7.44	70	10.43	7.42	67	10.74	6.34	72	15.80	6.61	80
Other.....	48.93	30.27	78	38.25	28.34	66	37.65	28.11	63	41.22	28.16	70	68.71	27.32	93
Multifamily.....	41.32	40.47	64	43.94	35.29	71	43.42	38.66	68	45.73	32.74	76	42.81	31.04	75
Nonfarm nonresidential	312.12	161.09	90	325.91	156.30	93	322.55	158.05	92	324.78	155.06	93	359.91	152.10	95
Owner-occupied.....	104.17	53.43	86	114.75	52.63	90	111.26	52.99	88	119.49	52.37	92	137.90	53.07	93
Other.....	207.95	105.96	90	211.16	100.99	93	211.29	102.54	93	205.29	100.54	95	222	97.41	94
Real estate loans secured by farmland.....	1.39	3.36	59	1.84	3.67	60	1.75	3.22	61	1.97	3.44	63	2.56	3.60	63
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	144.52	115.08	67	146.04	116.17	68	141.75	114.45	66	183.17	139.91	71	142.82	122.02	62
Loans to individuals	39.14	35.47	64	34.38	36.56	62	35.58	34.55	63	36.43	37.47	63	48.86	43.51	62
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.31	1.73	53	0.36	2.03	50	0.57	1.86	57	0.52	1.88	54	0.93	2.18	62
Other loans and leases.....	38.59	50.11	53	28.10	47.63	42	31.42	51.06	46	25.01	49.54	32	15.92	52.44	20
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.95	30.74	71	41.47	29.25	78	41.94	30.07	76	38.75	27.32	82	41.26	26.45	85
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	311.62	205.31	81	309.27	187.63	86	309.09	195.33	82	307.08	183.76	87	353.08	178.57	91
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	415.80	262.15	85	424.01	244.92	90	420.35	252.85	88	426.57	240.85	89	490.98	236.10	94

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.73	6.75	19	4.67	12.31	17	3.78	11.47	16	2.54	11.17	8	2.68	7.63	35
Liquid assets	10.48	23.63	12	15.22	29.12	15	14.96	29.03	18	10.47	26.22	7	10.28	22.44	14
Investment securities	17.83	20.98	42	18.71	20.37	48	20.47	21.63	49	15.70	17.85	41	14.22	16.99	41
Net loans and leases	69.29	63.09	67	65.57	58.81	69	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69
Net loans, leases and standby letters of credit	70.05	63.92	68	66.34	59.61	69	66.13	59.49	70	71.90	62.48	77	73.07	64.84	70
Core deposits	80.81	74.28	67	80.76	75.52	65	80.61	75.71	61	76.20	70.67	55	70.93	63.09	61
Noncore funding	3.60	12.30	16	3.16	10.15	16	2.82	10.30	12	6.75	14.13	28	12.15	19.36	34
Time deposits of \$250K or more	2.05	1.67	69	2.63	1.67	76	2.18	1.58	71	3.15	2.11	72	3.72	2.94	65
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.73	1.24	54	0.48	1.19	45	0.59	1.23	48	1.28	1.47	61	0.38	1.94	33
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.73	0.58	64	0.48	0.54	57	0.57	0.54	58	1.27	0.54	73	0.16	0.48	43
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.67	2.18	36	0	0.88	12	0	1	11	0.51	1.24	46	2.46	3.01	47
Earning assets that reprice within 1 year	27.37	35.71	30	33.14	38.80	35	31.97	37.37	34	31.98	39.38	28	29.51	39.29	23
Interest-bearing liabilities that reprice within 1 year	6.42	6.79	66	6.93	6.64	70	7.30	6.39	75	8.81	8.20	70	8.38	10.19	43
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	20.95	27.35	36	26.21	30.83	38	24.66	29.65	36	23.17	29.11	37	21.13	26.63	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.17	5.89	39	-1.80	-3.31	55	-1.13	-2.33	55	4.90	3.20	62	11.13	14.45	39
Net short-term noncore funding dependence	1.34	0.87	52	-2.82	-9.17	68	-2.08	-7.71	66	2.61	-4.76	78	3.86	3.38	42
Short-term investment / Short-term noncore funding	59.79	112.63	39	201.82	304.29	47	188.25	273.46	43	53.11	184.19	17	44.96	77.77	47
Liquid assets - short-term noncore funding / Nonliquid assets	8.48	24.05	31	15.23	36.72	23	15.23	36.68	23	6.35	28.18	18	4.80	16.97	29
Net loans and leases / Total deposits	83.52	79.04	60	78.63	73.05	63	78.96	72.79	64	88.74	79.43	75	94.86	90.31	60
Net loans and leases / Core deposits	85.74	86.19	53	81.20	78.83	57	81.09	78.25	59	93.28	88.34	67	101.34	103.93	52
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.22	-10.05	64	3.67	0.50	95	3.79	0.12	98	4.46	1.57	87	3.36	0.72	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-28.21	-19.27	21	2.63	1.06	81	1.89	-0.25	90	6.03	4.31	74	3.62	1.36	88
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02		0	0	55
Percent of Investment Securities															
Held-to-maturity securities	23.66	26.09	45	14.37	13.65	62	15.29	14.28	61	17.67	11.38	67	22.23	12.67	68
Available-for-sale securities	76.34	71.92	55	85.63	84.59	39	84.71	83.77	39	82.33	87.23	33	77.77	85.40	33
U.S. Treasury securities	1.58	9.62	32	1.74	6.01	54	1.57	6.70	42	0	4.72	16	0.18	6.15	32
US agency securities (excluding mortgage-backed securities)	0.18	4.10	28	0.34	4.24	30	0.29	4.12	29	0.52	4.01	32	0.79	3.49	44
Municipal securities	41.86	8.02	96	40.95	8.38	93	39.66	8.22	93	44.56	9.83	94	39.73	7.75	95
Mortgage-backed securities	49.89	62.34	28	52.98	66.09	29	54.74	66.54	30	50.01	66.64	25	53.86	67.43	26
Asset-backed securities	2.38	4.33	54	0.65	2.45	62	0.52	2.50	60	1.43	1.91	70	1.95	1.66	74
Other debt securities	4.12	3.02	69	3.35	3.01	63	3.22	3.08	61	3.46	3.01	69	3.49	2.94	72
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	3.69	9.28	35	3.31	8.18	30	3.34	7.78	33	5.78	10.55	35	7.87	11.86	50
Debt securities 1 to 5 years	16.28	20.14	48	22.49	17.39	63	19.62	18.25	58	26.09	17.03	71	30.86	17.94	76
Debt securities over 5 years	80.03	68.28	66	74.20	72.07	48	77.04	71.11	54	68.13	69.86	42	61.27	66.02	38
Pledged securities	38.65	31.26	64	35.04	33.37	53	33.80	32.26	53	37.42	35.67	50	40.81	30.57	63
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0.50	0.03	93
Percent Change from Prior Like Quarter															
Short-term investments	-63	-40.81	28	74.65	64.27	65	51.98	27.98	68	5.96	183.32	12	101.95	26.69	83
Investment securities	4.62	11.76	31	24.79	32.48	48	33.22	31.36	58	23.47	23.62	60	10.43	11.75	60
Core deposits	0.13	4.57	43	8.08	16.96	14	8.10	16.94	19	20.11	26.88	29	31.04	11.23	87
Noncore funding	14.12	36.20	47	-63.15	-21.64	3	-57.41	-14.79	4	-37.84	-12.18	20	10.37	6.59	62

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			5,825,557	4,722,412	4,691,272
Commit: Secured commercial real estate loans	2,123,786	1,924,715	1,940,559	1,843,556	1,740,925
Commit: Unsecured real estate loans	118,457	70,692	79,289	38,975	12,505
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	150,649	153,350	152,506	161,827	209,658
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	7,990	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	38,268	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	46,258	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	7,000	56,000	33,500	151,500	66,250
Written options contracts (interest rate)	54,764	53,683	70,804	89,555	27,940
Purchased options contracts (interest rate)	35,311	0	35,311	0	0
Interest rate swaps	6,318,077	5,220,119	5,585,559	4,837,633	3,383,356
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					29.03	22.78	74	24.05	22.01	61	26.71	23.52	65		
Standby letters of credit	0.76	0.66	66	0.77	0.66	69	0.76	0.65	67	0.82	0.71	69	1.19	0.84	74
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.04	0.27	55	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.19	0.17	69	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.23	0.19	75	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	32.16	44.74	70	26.73	47.31	63	28.53	46.30	67	25.86	48.62	59	19.80	68.47	51
Interest rate contracts	32.16	32.78	73	26.73	35.15	66	28.53	32.46	69	25.86	34.36	62	19.80	47.31	53
Interest rate futures and forward contracts	0.04	3.53	42	0.28	4.39	51	0.17	3.25	42	0.77	6.21	51	0.38	10.67	46
Written options contracts (interest rate)	0.27	1.49	53	0.27	1.69	39	0.35	1.41	50	0.46	2.18	38	0.16	2.47	29
Purchased options contracts (interest rate)	0.18	1.57	57	0	1.29	22	0.18	1.31	57	0	1.46	22	0	2.65	22
Interest rate swaps	31.67	23.04	78	26.18	20.27	74	27.84	20.49	76	24.64	20.83	69	19.26	28.86	61
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					42.58	44.98	61	34.15	42.82	54	39.10	45.53	60		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	6,415,152	5,329,802	5,725,174	5,078,688	3,477,546
Interest rate contracts	6,415,152	5,329,802	5,725,174	5,078,688	3,477,546
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	7,000	56,000	33,500	151,500	66,250
Written options	54,764	53,683	70,804	89,555	27,940
Exchange-traded	0	0	0	0	0
Over-the-counter	54,764	53,683	70,804	89,555	27,940
Purchased options	35,311	0	35,311	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	35,311	0	35,311	0	0
Swaps	6,318,077	5,220,119	5,585,559	4,837,633	3,383,356
Held for trading	5,453,906	4,880,327	5,017,575	4,712,906	3,150,299
Interest rate contracts	5,453,906	4,880,327	5,017,575	4,712,906	3,150,299
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	961,246	449,475	707,599	365,782	327,247
Interest rate contracts	961,246	449,475	707,599	365,782	327,247
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	6,407,792	5,276,119	5,654,370	4,989,132	3,449,606
One year or less	157,252	2,133,197	2,454,539	255,248	89,524
Over 1 year to 5 years	1,439,924	988,334	1,063,350	1,075,869	665,985
Over 5 years	4,810,616	2,154,588	2,136,481	3,658,015	2,694,097
Gross negative fair value (absolute value)	249,589	58,070	53,773	175,019	61,230
Gross positive fair value	77,233	89,404	72,219	163,233	54,379
Held for trading	72,394	88,173	71,618	161,193	53,819
Non-traded	4,839	1,231	601	2,040	560
Current credit exposure on risk-based capital derivative contracts	74,182	87,377	70,115	162,920	53,639
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.11	9.12	22	1.05	12.59	29	0.59	11.16	24	2.98	14.05	31	1.91	13.49	30
Written options	0.85	5.29	33	1.01	7.18	25	1.24	6.28	27	1.76	8.18	30	0.80	5.91	22
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.85	4.93	35	1.01	6.91	25	1.24	5.96	29	1.76	7.73	32	0.80	5.10	25
Purchased options	0.55	4.14	46	0	3.41	19	0.62	3.27	49	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.55	3.58	50	0	3.01	20	0.62	2.87	50	0	2.86	21	0	3.35	18
Swaps	98.49	77.96	79	97.94	71.71	85	97.56	74.26	82	95.25	68.76	78	97.29	69.75	81
Held for trading	85.02	38.03	72	91.57	40.70	77	87.64	40.42	75	92.80	43.53	78	90.59	44.16	72
Interest rate contracts	85.02	31.70	83	91.57	34.66	89	87.64	34.15	85	92.80	36.62	89	90.59	37.24	87
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	14.98	61.97	27	8.43	59.30	22	12.36	59.58	25	7.20	56.47	21	9.41	55.84	27
Interest rate contracts	14.98	57.96	29	8.43	56.22	22	12.36	56.71	25	7.20	53.82	21	9.41	52.22	27
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	99.89	93.16	61	98.99	91.91	62	98.76	92.53	58	98.24	91.48	60	99.20	93.86	66
One year or less	2.45	37.29	17	40.02	27.90	70	42.87	27.56	71	5.03	32.05	21	2.57	32.17	13
Over 1 year to 5 years	22.45	22.61	48	18.54	29.78	34	18.57	27.01	34	21.18	27.06	46	19.15	30.45	38
Over 5 years	74.99	26.09	92	40.43	29.19	64	37.32	29.89	61	72.03	29.56	89	77.47	28.09	91
Gross negative fair value (absolute value)	3.89	2.48	77	1.09	1.18	54	0.94	0.98	50	3.45	1.55	84	1.76	0.83	85
Gross positive fair value	1.20	2.55	28	1.68	1.59	53	1.26	1.34	47	3.21	2.23	72	1.56	1.19	71
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.14	0.10	79	0.03	0.05	67	0.03	0.04	69	0.10	0.07	83	0.04	0.06	75
Gross positive fair value (X)	0.04	0.10	53	0.05	0.06	66	0.04	0.05	63	0.10	0.09	69	0.04	0.07	59
Held for trading (X)	0.04	0.06	70	0.05	0.05	73	0.04	0.04	74	0.10	0.07	75	0.04	0.06	70
Non-traded (X)	0	0.02	34	0	0.01	22	0	0.01	16	0	0.02	22	0	0.01	25
Current credit exposure (X)	0.04	0.06	65	0.05	0.05	71	0.04	0.04	70	0.10	0.06	73	0.04	0.05	65
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.45	0.70	62	0.59	0.59	68	0.46	0.46	68	1.11	0.85	71	0.38	0.73	58

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	99,787	160,540	160,540	42,294	41,045
Gross losses	5,266	7,852	10,083	18,193	28,108
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,744	6,498	8,218	6,755	7,232
Net losses	1,522	1,354	1,865	11,438	20,876
Provision for loan and lease losses	9,744	-57,388	-58,888	82,201	22,125
Adjustments	0	0	0	47,483	0
Ending balance	108,009	101,798	99,787	160,540	42,294
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.06	0.09	47	-0.39	-0.12	9	-0.30	-0.09	12	0.43	0.51	39	0.13	0.15
Provision for loan and lease losses / Average loans and leases	0.10	0.16	42	-0.55	-0.21	12	-0.43	-0.16	18	0.59	0.82	35	0.18	0.24
Provision for loan and lease losses / Net loan and lease losses	640.21	151.30	85	-4,238.40	-65.12	3	-3,157.53	-105.48	3	718.67	487.86	79	105.98	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.78	1.17	18	0.77	1.32	15	0.76	1.23	16	1.14	1.58	25	0.34	0.83
Allowance for loan and lease losses / Total loans and leases	0.78	1.15	18	0.77	1.30	16	0.76	1.20	17	1.14	1.55	26	0.33	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	53.22	38.64	77	56.39	17.40	92	53.51	21.39	86	14.04	11.58	73	2.03	8.03
Allowance for loan and lease losses / Nonaccrual assets	407.57	428.13	63	286.98	330.05	53	320.87	364.13	57	378.20	299.17	71	149.81	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	319.05	320.87	61	218.91	271.93	47	248.04	287.08	53	286.26	244.34	66	77.15	151.73
Gross loan and lease losses / Average loans and leases	0.05	0.16	33	0.08	0.20	23	0.07	0.19	25	0.13	0.34	27	0.23	0.28
Recoveries / Average loans and leases	0.04	0.07	34	0.06	0.08	47	0.06	0.08	43	0.05	0.07	39	0.06	0.08
Net losses / Average loans and leases	0.01	0.09	31	0.01	0.12	21	0.01	0.11	17	0.08	0.27	27	0.17	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	37.13	34.26	63	35.72	25.09	76	45.17	34.67	73	24.03	33.98	37	44.56	36.22
Earnings coverage of net loan and lease losses (X)	136.27	36.38	84	151.82	26.30	90	139.34	39.72	86	23.47	22.91	68	12.14	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	-0.01	36	-0.03	0.02	16	-0.03	0.02	16	0.01	0.04	33	0.04	0.01
Real estate loans secured by 1–4 family	-0.05	-0.02	14	-0.07	-0.01	10	-0.08	-0.02	7	0.03	0.01	76	-0.01	0.01
Revolving	-0.10	-0.06	21	-0.02	-0.07	45	-0.04	-0.07	39	0.11	0.01	86	0	0.02
Closed-end	-0.03	-0.01	23	-0.09	-0.01	3	-0.09	-0.01	3	0.01	0	61	-0.01	0
Commercial real estate loans	0	0	32	-0.02	0.04	11	-0.02	0.04	10	0	0.07	24	0.06	0.01
Construction and land development	-0.02	-0.02	26	-0.05	0.01	19	-0.08	0	9	-0.01	0	33	0.28	-0.01
1–4 family	0	0	25	0	0	25	0	0	27	0.01	0	90	0.06	0
Other	-0.02	-0.01	21	-0.04	0.01	17	-0.08	0	9	-0.02	0	18	0.23	-0.01
Multifamily	0	0	56	-0.01	0.01	10	0	0.01	13	0	0	84	-0.01	0
Nonfarm nonresidential	0	0	37	-0.01	0.05	13	-0.01	0.05	12	0.01	0.11	24	0.02	0.02
Owner-occupied	0	0	23	-0.02	0.01	8	-0.01	0.01	7	0.01	0.02	52	0.02	0.01
Other	0	0.01	70	0	0.04	48	0	0.04	45	0	0.08	13	0	0.01
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01
Commercial and industrial loans	-0.01	0.11	29	0	0.19	20	0.01	0.17	20	0.04	0.47	14	0.09	0.37
Loans to individuals	0.17	0.76	19	0.40	0.72	40	0.35	0.71	32	1.15	1.13	65	1.99	1.17
Credit card loans		1.94			2.27			1.84			2.92			3.11
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08
Loans to foreign governments and institutions		0.05			0			0			0		0	
Other loans and leases	0.32	0.13	83	0.42	0.09	90	0.38	0.10	87	0.40	0.15	84	0.08	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		21,624		27,753		20,806		36,183		66,470					
90+ days past due loans and leases		7,352		11,031		9,131		13,633		26,589					
Nonaccrual loans and leases		26,501		35,472		31,099		42,449		28,232					
Total past due and nonaccrual loans and leases		55,477		74,256		61,036		92,265		121,291					
Restructured 30–89 days past due		175		234		1,275		1,613		2,671					
Restructured 90+ days past due		106		543		215		950		1,322					
Restructured nonaccrual		5,298		7,365		7,642		6,655		3,810					
Total restructured loans and leases		5,579		8,142		9,132		9,218		7,803					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		10,051		10,558		8,823		11,398		11,693					
Other real estate owned		6,155		4,217		11,342		12,657		8,265					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.16	0.33	36	0.21	0.29	45	0.16	0.32	32	0.26	0.39	37	0.52	0.43	69
90+ days past due loans and leases	0.05	0.10	62	0.08	0.09	70	0.07	0.10	65	0.10	0.12	68	0.21	0.15	76
Nonaccrual loans and leases	0.19	0.37	26	0.27	0.54	22	0.24	0.46	22	0.30	0.66	17	0.22	0.51	17
90+ days past due and nonaccrual loans and leases	0.24	0.52	24	0.35	0.68	22	0.30	0.62	24	0.40	0.85	20	0.43	0.71	29
30–89 days past due restructured	0	0.01	48	0	0.01	55	0.01	0.01	74	0.01	0.01	69	0.02	0.01	73
90+ days past due restructured	0	0.01	72	0	0	79	0	0	74	0.01	0.01	82	0.01	0.01	83
Nonaccrual restructured	0.04	0.09	43	0.06	0.12	39	0.06	0.10	45	0.05	0.13	31	0.03	0.14	22
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.16	0.33	36	0.21	0.29	45	0.16	0.32	32	0.26	0.40	37	0.52	0.43	69
90+ days past due assets	0.05	0.10	62	0.08	0.09	69	0.07	0.10	65	0.10	0.12	68	0.21	0.15	76
Nonaccrual assets	0.19	0.37	26	0.27	0.55	22	0.24	0.47	22	0.30	0.67	17	0.22	0.53	17
30+ days past due and nonaccrual assets	0.40	0.89	22	0.56	1	24	0.46	0.97	21	0.65	1.29	21	0.96	1.19	51
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.17	0.33	27	0.23	0.40	27	0.20	0.36	26	0.29	0.52	30	0.31	0.44	38
90+ days past due and nonaccrual assets + other real estate owned	0.20	0.35	30	0.25	0.42	27	0.26	0.37	34	0.35	0.55	34	0.36	0.48	43
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.22	0.38	30	0.26	0.48	26	0.26	0.41	34	0.35	0.60	27	0.30	0.53	23
Allowance for loan and lease losses	39.80	55.46	42	50.12	67.85	42	52.87	62.64	51	43.02	66.66	31	123.38	115.41	65
Equity capital + allowance for loan and lease losses	1.80	3.63	27	1.82	4.12	20	1.88	3.60	24	2.41	4.97	24	2.04	4.28	22
Tier 1 capital + allowance for loan and lease losses	2.25	3.90	32	2.82	4.89	24	2.87	4.30	36	3.75	6.05	27	3.53	5.65	28
Loans and leases + other real estate owned	0.31	0.61	24	0.39	0.82	18	0.40	0.71	27	0.49	0.97	21	0.41	0.85	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.15	0.23	49	0.10	0.25	30	0.16	0.26	36	0.30	0.39	46	0.52	0.38	74
	90+ days past due	0.07	0.11	72	0.10	0.12	75	0.07	0.12	72	0.12	0.16	72	0.25	0.16	80
	Nonaccrual.....	0.24	0.41	37	0.35	0.60	32	0.31	0.52	33	0.41	0.76	29	0.27	0.46	33
Commercial and industrial	30–89 days past due.....	0.14	0.29	39	0.56	0.24	85	0.10	0.24	32	0.09	0.23	28	0.49	0.31	77
	90+ days past due	0.02	0.06	53	0.05	0.02	85	0.07	0.04	82	0.03	0.03	69	0.07	0.05	70
	Nonaccrual.....	0.08	0.47	13	0.08	0.65	9	0.06	0.57	10	0.06	0.75	8	0.08	0.83	13
Individuals	30–89 days past due.....	0.36	0.83	27	0.47	0.60	51	0.47	0.63	42	0.64	0.83	39	0.85	0.83	50
	90+ days past due	0.03	0.10	53	0.06	0.08	64	0.06	0.09	59	0.09	0.14	58	0.17	0.17	69
	Nonaccrual.....	0.04	0.17	40	0.05	0.17	39	0.04	0.17	37	0.09	0.28	40	0.09	0.17	48
Depository institution loans	30–89 days past due.....		0			0.03			0.01			0				0
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0			0			0			0				0
Agricultural	30–89 days past due.....	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0.67	0.67	70
Foreign governments	30–89 days past due.....		0			0			0.50			0				0.07
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0.14			0.17			0.15			0.09				0.03
Other loans and leases	30–89 days past due.....	0	0.13	16	0.11	0.11	65	0.01	0.12	40	0	0.18	36	0	0.20	14
	90+ days past due	0.01	0.01	80	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0.31	0.39	55	0.28	0.36	53	0.51	0.46	65	0.86	0.65	76	1.58	0.67	89
1–4 family	30–89 days past due	0.11	0.22	70	0.30	0.25	80	0.24	0.24	76	0.37	0.33	80	0.54	0.31	81
	90+ days past due	0.82	0.58	76	0.90	0.76	68	0.85	0.71	68	1.24	0.89	73	0.67	0.73	52
Revolving	30–89 days past due	0.37	0.31	61	0.30	0.33	49	0.33	0.28	60	0.67	0.48	71	1.86	0.45	96
	90+ days past due	0.21	0.02	94	0.44	0.03	96	0.16	0.02	89	0.14	0.03	86	0.54	0.05	95
	Nonaccrual	0.61	0.86	60	0.67	1.05	53	0.61	1.18	52	0.78	1.13	54	0.32	1	27
Closed-end	30–89 days past due	0.28	0.41	50	0.28	0.36	53	0.58	0.49	67	0.93	0.65	76	1.47	0.70	89
	90+ days past due	0.07	0.25	66	0.24	0.27	77	0.28	0.26	76	0.46	0.38	80	0.54	0.35	81
Junior lien	30–89 days past due	0.91	0.57	75	0.98	0.71	74	0.95	0.67	75	1.42	0.87	80	0.81	0.70	61
	Nonaccrual	0.03	0.01	89	0.01	0.01	63	0.01	0.01	75	0.12	0.02	97	0.05	0.02	81
	90+ days past due	0	0	93	0.02	0	93	0.01	0	88	0.01	0	82	0.03	0	96
	Nonaccrual	0.11	0.02	93	0.10	0.04	85	0.11	0.03	91	0.10	0.04	83	0.08	0.04	74
Commercial real estate	30–89 days past due	0.11	0.13	63	0.05	0.16	31	0.07	0.15	44	0.14	0.26	46	0.18	0.18	60
	90+ days past due	0.06	0.01	87	0.05	0.01	85	0.03	0.01	86	0.05	0.02	84	0.16	0.03	91
	Nonaccrual	0.09	0.29	29	0.20	0.48	32	0.16	0.38	31	0.17	0.62	18	0.14	0.23	39
Construction and development	30–89 days past due	0.02	0.19	40	0.09	0.15	62	0.16	0.17	71	0.26	0.28	64	0.41	0.28	73
	90+ days past due	0.01	0.01	78	0.03	0.01	89	0.03	0.01	86	0	0.01	35	0.04	0.02	83
1–4 family	Nonaccrual	0.04	0.14	57	0.31	0.31	73	0.31	0.20	77	0.33	0.41	68	0.30	0.20	78
	30–89 days past due	0	0.02	63	0	0.03	31	0	0.02	60	0.13	0.03	86	0.06	0.06	66
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	83
Other	Nonaccrual	0.02	0.01	79	0.03	0.02	79	0.03	0.01	80	0.01	0.03	63	0.03	0.02	77
	30–89 days past due	0.02	0.13	53	0.09	0.10	74	0.16	0.13	77	0.14	0.22	60	0.36	0.20	77
	90+ days past due	0.01	0	85	0.03	0	93	0.03	0	92	0	0	40	0.04	0.01	85
	Nonaccrual	0.02	0.12	55	0.28	0.25	75	0.28	0.16	80	0.32	0.35	69	0.26	0.17	80
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0.01	0.07	57	0.08	0.09	64	0.04	0.08	57
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0.07	0	92
	Nonaccrual	0	0.06	26	0.01	0.13	47	0.01	0.17	49	0	0.11	40	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.15	0.10	72	0.05	0.12	40	0.06	0.13	51	0.12	0.23	50	0.14	0.14	53
	90+ days past due	0.07	0.01	89	0.05	0.01	86	0.03	0.01	87	0.07	0.02	85	0.19	0.03	91
Owner Occupied	Nonaccrual	0.12	0.36	29	0.21	0.58	25	0.16	0.45	27	0.16	0.80	11	0.12	0.28	26
	30–89 days past due	0.14	0.04	88	0.01	0.04	37	0.02	0.04	51	0.06	0.07	55	0.12	0.07	72
	90+ days past due	0.06	0	94	0.03	0	93	0.02	0	92	0.06	0	95	0.15	0.01	96
Other	Nonaccrual	0.08	0.12	46	0.14	0.20	44	0.10	0.17	39	0.12	0.27	28	0.11	0.16	47
	30–89 days past due	0.01	0.05	38	0.03	0.07	55	0.04	0.08	62	0.07	0.14	54	0.02	0.07	37
	90+ days past due	0.01	0	86	0.02	0.01	79	0.01	0	85	0	0.01	72	0.05	0.01	85
	Nonaccrual	0.03	0.21	28	0.07	0.31	30	0.06	0.23	32	0.04	0.44	16	0.01	0.10	22
Farmland	30–89 days past due	0	0.09	32	2.18	0.13	94	0	0.10	31	0	0.11	30	1.22	0.23	89
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,702,519	1,738,495	1,741,286	1,855,066	1,896,132										
Retained earnings	906,227	802,972	826,240	673,815	581,395										
Accumulated other comprehensive income (AOCI)	-462,119	29,423	18,635	71,015	35,575										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,146,627	2,570,890	2,586,161	2,599,896	2,513,102										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	975,674	1,000,059	997,775	1,016,374	1,039,620										
Accumulated other comprehensive income-related adjustments	-462,118	29,423	18,634	71,015	35,574										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,633,071	1,541,408	1,569,752	1,512,507	1,437,908										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,633,071	1,541,408	1,569,752	1,512,507	1,437,908										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	166,356	166,356	166,356	166,356	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	166,356	166,356	166,356	166,356	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	166,356	166,356	166,356	166,356	0										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	384,917	285,925	384,065	285,170	292,733										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	78,258	54,457	53,370	99,323	43,194										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	463,175	340,382	437,435	384,493	335,927										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	463,175	340,382	437,435	384,493	335,927										
Exited advanced approach tier 2 capital															
Total capital	2,262,602	2,048,146	2,173,543	2,063,356	1,773,835										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	20,276,237	20,042,205	20,257,530	19,816,234	17,396,871										
Less: Deductions from common equity tier 1 capital	975,674	1,000,059	997,774	1,016,374	1,039,620										
Less: Other deductions	0	0	0	39,228	0										
Total assets for leverage ratio	19,300,563	19,042,146	19,259,756	18,760,632	16,357,251										
Total risk-weighted assets	16,392,923	14,866,882	15,336,432	14,739,149	14,042,949										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.96	11.77	24	10.37	12.59	18	10.24	12.37	21	10.26	12.35	18	10.24	12.11	24
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.98	12.48	27	11.49	13.31	18	11.32	13.11	22	11.39	13.08	24	10.24	12.78	13
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.80	14.27	47	13.78	15.21	24	14.17	14.91	42	14	15.23	31	12.63	14.36	17
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.32	9.22	57	8.97	9.07	52	9.01	8.98	57	8.95	9.13	46	8.79	9.76	25
Supplementary leverage ratio, advanced approaches HCs				6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			1,649			1,342			1,924			2,002			1,178	22.88	90.64
Other insurance activities income			1,649			1,342			1,924			2,002			1,178	22.88	90.64
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			437,988			430,341			436,887			326,891			322,916	1.78	141.38

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.31	0.36	70	0.26	0.38	66	0.27	0.36	67	0.29	0.41	69	0.17	0.47	62			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.96	12.02	92	23.78	11.72	95	23.80	12	95	17.77	11.03	79	21.82	11.51	88			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	1	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	1	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	1	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios																
Yield: Foreign loans		0.84			0.63			0.66			0.87			1.25		
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19		
Net Losses as a Percent of Foreign Loans by Type																
Real estate loans		0.26			0.18			0.20			5.18			27.03		
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29		
Foreign governments and institutions		0.05			0			0			0			0		
Growth Rates																
Net loans and leases.....		20.31			-0.16			-100	6.83	1		-2.40			22.48	
Total selected assets.....		21.10			3.36			-100	9.48	1		2.04			12.40	
Deposits		-2.72			10.74			0.73			3.46			10.36		

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		76,715	87,000	119,500	97,880	155,529	-11.82	253.53
Dividends		76,715	87,000	119,500	97,880	155,529	-11.82	253.53
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	4,504		
Dividends		0	0	0	0	4,504		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		76,715	87,000	119,500	97,880	160,033	-11.82	253.53
Securities gains (losses)		0	0	0	0	0		
Other operating income		343	2,013	3,770	1,338	1,487	-82.96	-65.28
Total operating income		77,058	89,013	123,270	99,218	161,520	-13.43	239.64
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		5,679	5,784	8,873	8,177	8,189	-1.82	-14.47
Other expenses		11,613	9,751	21,807	13,578	19,180	19.10	52.62
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		17,292	15,535	30,680	21,755	27,369	11.31	21.36
Income (loss) before taxes		59,766	73,478	92,590	77,463	134,151	-18.66	608.21
Applicable income taxes (credit)		-8,230	-6,353	-12,626	-5,439	-6,499		
Extraordinary items								
Income before undistributed income of subsidiaries		67,996	79,831	105,216	82,902	140,650	-14.83	427.92
Equity in undistributed income of subsidiaries		95,990	136,307	158,701	75,326	52,878	-29.58	113.99
Bank subsidiaries		96,011	136,307	162,105	75,326	57,009	-29.56	114.04
Nonbank subsidiaries		-21	0	-3,404	0	-4,131		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		163,986	216,138	263,917	158,228	193,528	-24.13	184.02
Memoranda								
Bank net income		172,726	223,307	281,605	173,206	212,538	-22.65	159.52
Nonbank net income		-21	0	-3,404	0	373		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,573,375	94.65	2,942,865	97.72	2,958,393	94.54	2,848,477	2,776,750	-12.56	105.31
Common and preferred stock		2,572,616	94.63	2,942,368	97.70	2,957,377	94.51	2,847,657	2,775,890	-12.57	105.31
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		759	0.03	497	0.02	1,016	0.03	820	860	52.72	100.26
Investment in nonbank subsidiaries		83,784	3.08	9,844	0.33	6,144	0.20	10,968	21,512	751.12	745.71
Common and preferred stock		83,661	3.08	9,420	0.31	6,016	0.19	10,943	21,490	788.12	744.46
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		123	0	424	0.01	128	0	25	22	-70.99	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		24,119	0.89	5,310	0.18	105,464	3.37	116,748	5,283	354.22	369.33
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	10,150	0.34	2,651	0.08	10,435	10,568	-100.00	-100.00
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		37,444	1.38	43,466	1.44	56,609	1.81	31,858	18,676	-13.85	231.30
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,718,722	100.00	3,011,635	100.00	3,129,261	100.00	3,018,486	2,832,789	-9.73	110.60
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		247,128	9.09	148,957	4.95	246,895	7.89	148,806	157,155	65.91	66.81
Other liabilities		47,995	1.77	26,614	0.88	30,466	0.97	20,168	22,295	80.34	228.85
Balance due to subsidiaries and related institutions		142,449	5.24	141,626	4.70	141,829	4.53	141,023	140,237	0.58	64.09
Total liabilities		437,572	16.09	317,197	10.53	419,190	13.40	309,997	319,687	37.95	75.34
Equity Capital		2,281,150	83.91	2,694,438	89.47	2,710,071	86.60	2,708,489	2,513,102	-15.34	119.05
Perpetual preferred stock (income surplus)		166,356	6.12	166,356	5.52	166,356	5.32	166,356	0	0.00	
Common stock		98,845	3.64	100,062	3.32	100,101	3.20	104,169	105,827	-1.22	71.28
Common surplus		1,603,674	58.99	1,638,433	54.40	1,641,185	52.45	1,750,897	1,790,305	-2.12	163.38
Retained earnings		874,394	32.16	760,164	25.24	783,794	25.05	616,052	581,395	15.03	134.13
Accumulated other comprehensive income		-462,119	-17	29,423	0.98	18,635	0.60	71,015	35,575		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		2,718,722	100.00	3,011,635	100.00	3,129,261	100.00	3,018,486	2,832,789	-9.73	110.60
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		142,449	5.24	141,626	4.70	141,829	4.53	141,023	140,237	0.58	64.20
Notes payable to subsidiaries that issued TPS		142,449	5.24	141,626	4.70	141,829	4.53	141,023	140,237	0.58	64.20
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.70	11.02	29	10.56	12.52	39	9.68	11.94	29	6.14	7.29	31	7.90	9.68	23
Bank net income / Average equity investment in banks	8.37	11.60	18	10.25	12.35	37	9.66	11.80	36	6.28	7.45	34	8.03	10.51	22
Nonbank net income / Average equity investment in nonbanks	-0.05	9.71	13	0	13.18	17	-36.41	13.12	0	0	9.75	17	2.23	7.89	33
Subsidiary HCs net income / Average equity investment in sub HCs	8.41			11.04			10.11				7.01			8.55	
Bank net income / Parent net income	105.33	98.76	66	103.32	96.45	65	106.70	96.79	82	109.47	88.16	77	109.82	82.22	85
Nonbank net income / Parent net income	2.50		0	3.22	15		3.40			0	3.59	14	0.19	5.93	38
Subsidiary holding companies' net income / Parent net income	85.68			66.57			65.35			68.34				74	
Leverage															
Total liabilities / Equity capital	19.18	18.39	68	11.77	16.51	48	15.47	16.81	62	11.45	20.06	44	12.72	20.43	57
Total debt / Equity capital	10.83	12.61	54	5.53	11.37	40	9.11	11.71	53	5.49	14.41	35	6.25	14.31	49
Total debt + notes payable to subs that issued TPS / Equity capital	17.08	14.76	67	10.78	13.41	48	14.34	13.63	62	10.70	16.67	45	11.83	16.36	57
Total debt + Loans guaranteed for affiliate / Equity capital	10.83	12.68	54	5.53	11.46	39	9.11	11.77	52	5.49	14.68	34	6.25	14.56	48
Total debt / Equity capital – excess over fair value	10.83	12.75	54	5.53	11.47	39	9.11	11.81	53	5.49	14.52	35	6.25	14.51	49
Long-term debt / Equity capital	10.83	11.91	55	5.53	10.65	40	9.11	10.95	53	5.49	13.56	37	6.25	13.04	50
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	62.07	39.59	67	49.59	40.69	54	62	39.86	63	29.73	34.67	43	14.52	28.44	36
Double Leverage															
Equity investment in subs / Equity capital	116.44	104.01	90	109.55	103.15	81	109.35	103.22	80	105.54	102.81	68	111.31	103.22	85
Total investment in subs / Equity capital	116.48	109.29	81	109.59	108.29	72	109.39	108.40	72	105.57	110.16	55	111.35	111.07	73
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.72	0.39	92	0.89	0.27	84	0.96	0.29	83	0.95	0.47	71	1.47	0.36	90
Equity investment in subs – equity cap / Net income-div (X)	3.11	1.15	90	1.34	0.85	77	1.51	1.05	74	2.04	1.82	68	2.47	1.22	85
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	94.99	130.36	34	110.16	152.56	36	109.05	152.85	32	99.78	136.59	30	160.16	177.68	50
Cash from ops + noncash items + op expense / Op expense + dividend	60.76	118.32	29	120.02	155.61	40	118.06	154.48	38	108.25	147.24	32	163.66	190.27	46
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	11.23	105.80	12	-26.03	94.59	6	96.81	98.54	43	198.32	134.08	82	102.73	116.34	40
Pretax operating income + interest expense / Interest expense	1,152.40	1,565.66	52	1,370.37	1,645.53	52	1,143.50	1,835.33	45	1,047.33	2,016.32	52	1,738.19	1,968.54	61
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	746.89	1,454.22	41	984.32	1,896.20	41	854.85	1,770.77	35	701.70	1,539.23	42	983.50	1,632.83	45
Dividends + interest from subsidiaries / Interest expense + dividends	97.03	150.57	34	111.81	174.48	35	113.76	174.12	31	105.59	150.43	30	184.94	210.80	49
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	18.42	26.99	42	24.28	40.79	48	22.24	47.61	43	27.97	35.64	66		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.02	3.60	30	0.03	3.29	33	0.01	3.44	32	0.07	3.85	33	0.09	2.64	35
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.01	1.77	37	0.02	1.76	42	0.01	1.76	38	0.03	2.66	41	0.04	5.62	37
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	107.93	70.90	82	90.22	69.90	72	91.41	66.37	75	101.95	81.10	78	55.70	57.84	57
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	44.75	31.93	78	33.32	27.22	63	36.44	28.27	67	53.42	42.29	67	40.48	33.08	64
Dividends declared / Net income	4.80	7.51	18	7.04	9.25	36	6.15	8.62	29	2.86	4.14	31	4.70	6.46	25
Percent of Dividends Paid															
Dividends from bank subsidiaries	104.53	133.26	45	120.79	160.45	45	124.25	155.92	39	115.81	132.17	46	198.52	178.13	55
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	5.75	7.53	70
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	104.53	183.35	34	120.79	213.42	34	124.25	203.53	31	115.81	174.85	31	204.27	260.40	45
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	44.41	43.79	49	38.96	43.30	43	42.44	45.96	40	56.51	60.28	48	73.18	66.55	57
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	44.41	52.71	48	38.96	48.70	42	42.44	51.33	40	56.51	62.88	47	73.18	69.36	53
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39		1,207.51	82.95	95
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38		0	20.25	26
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86		0	1.92	38
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16		0	1.06	43
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84		1,207.51	150.41	95
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.55	67.73	72	97.74	72.55	61	96.94	74.16	53	98.65	69.76	71	96.29	67.32	61
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.55	81.70	56	97.74	82.68	51	96.94	83.13	42	98.65	82.20	58	96.29	78.80	40
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	2.79	2.65	72
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	2.79	7.29	64
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	57.64	27.96	78	95.08	28.03	85	57.45	26.38	80	94.77	27.08	86	89.23	28.33	83